

Fig. 1

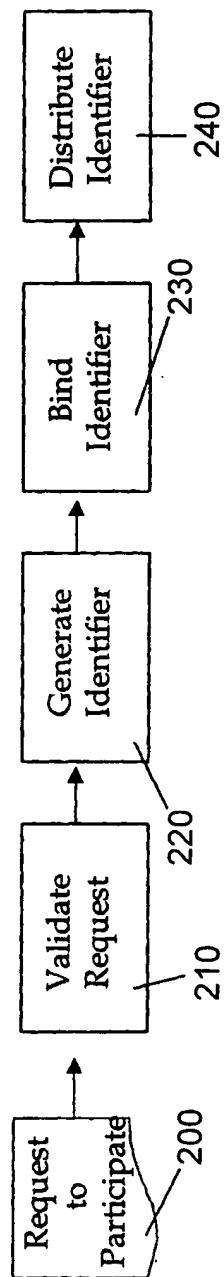
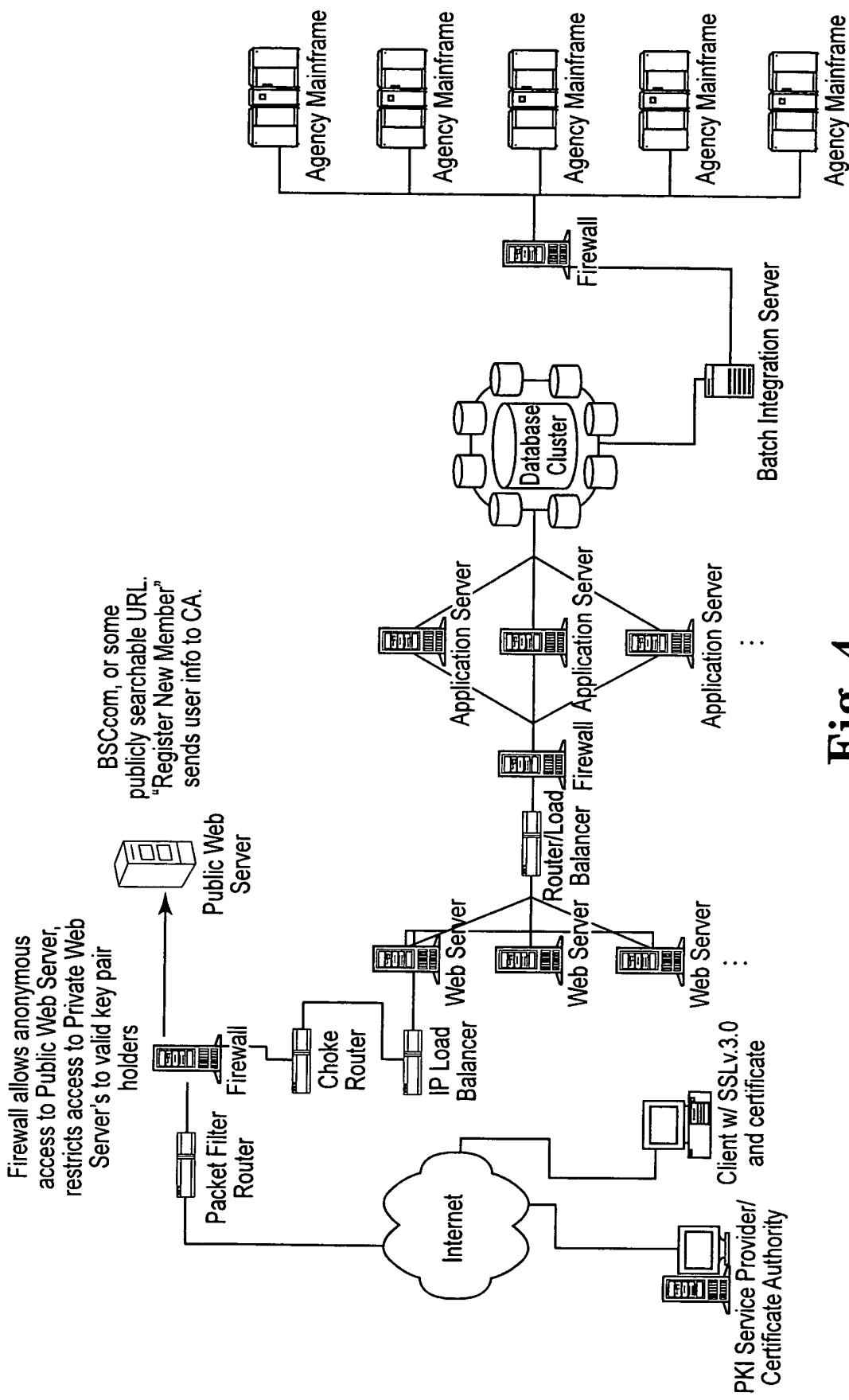


Fig. 2

<u>AUTHENTICATION</u>	<u>EXAMPLES</u>
<u>METHOD</u>	
WHAT THE USER KNOWS	A SECRET PASSWORD, PIN NUMBER, CREDIT CARD NUMBER AND EXPIRATION DATE, MOTHER'S MAIDEN NAME
WHAT THE USER HAS	AN ATM CARD, CREDIT CARD, SMART CARD, PRIVATE KEY STORED ON AN ENCRYPTED FILE ON A PC
WHAT THE USER IS	BIOMETRIC VERIFICATION SUCH AS VOICE PRINTS, IRIS SCAN, SIGNATURE VERIFICATION, THUMB SCAN, ETC.

Fig. 3

**Fig. 4**

Replacement Sheet

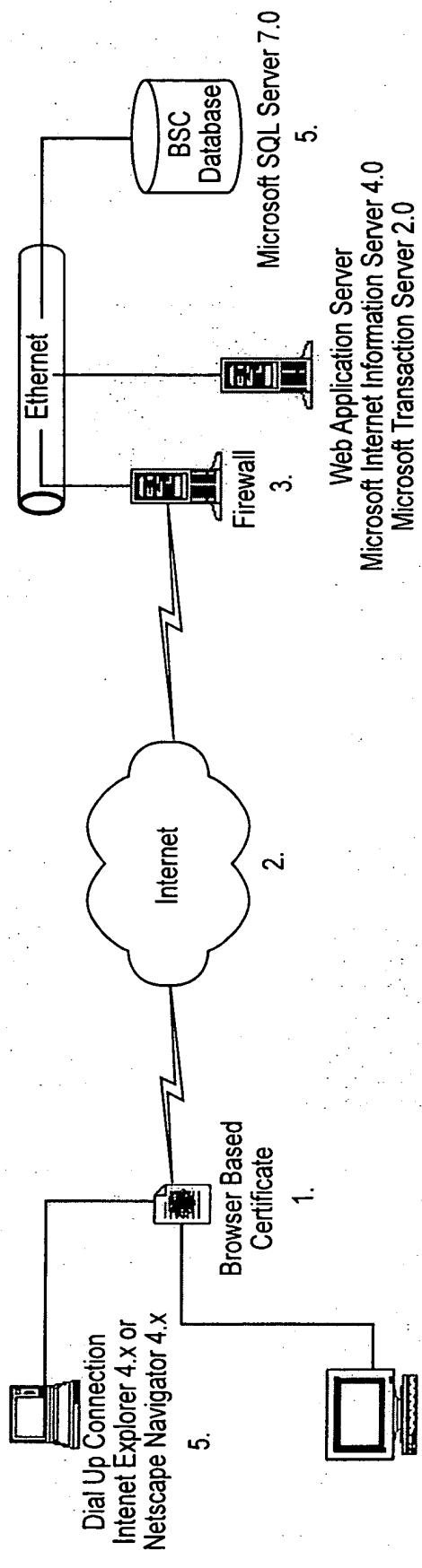


Fig. 5

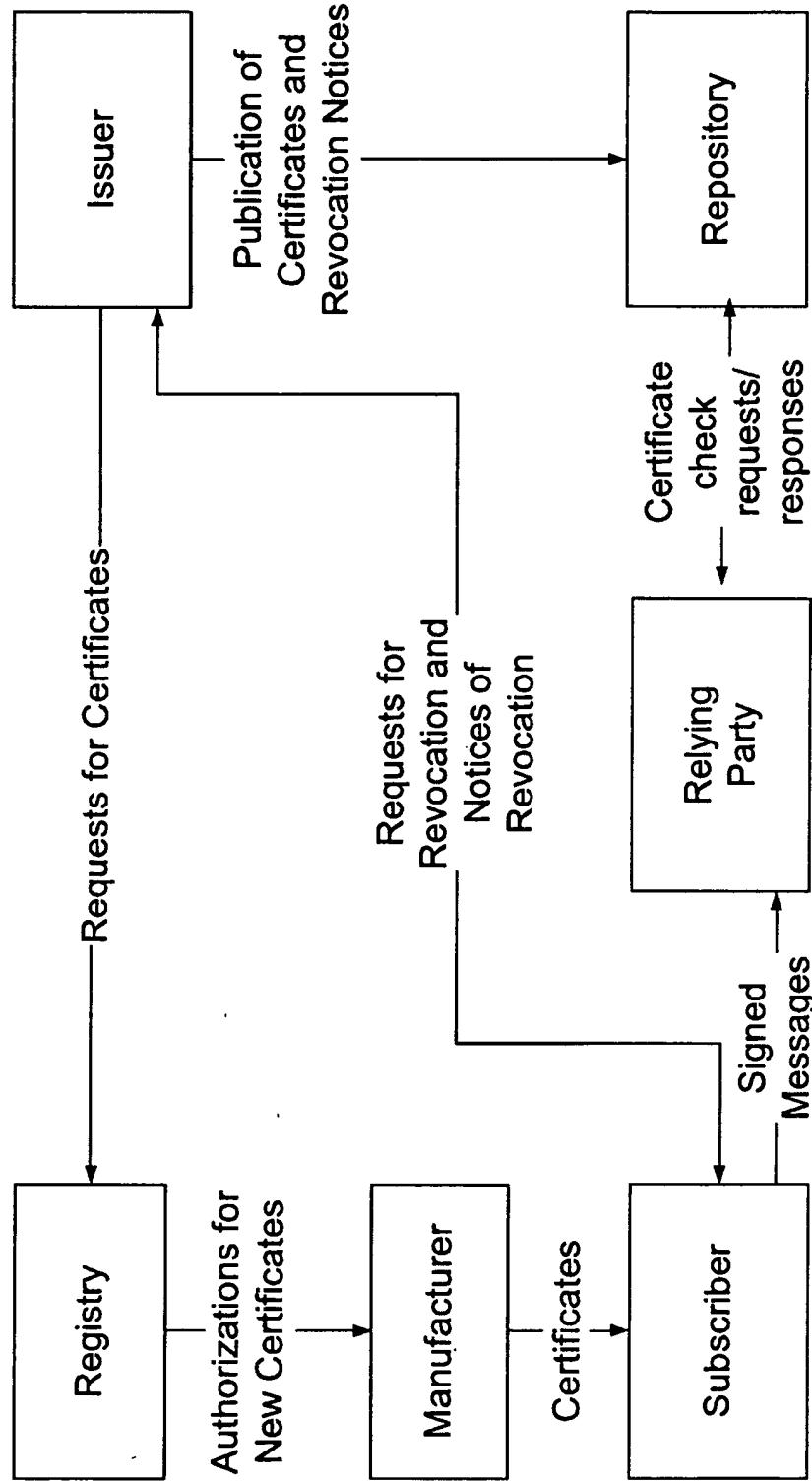


Fig. 6

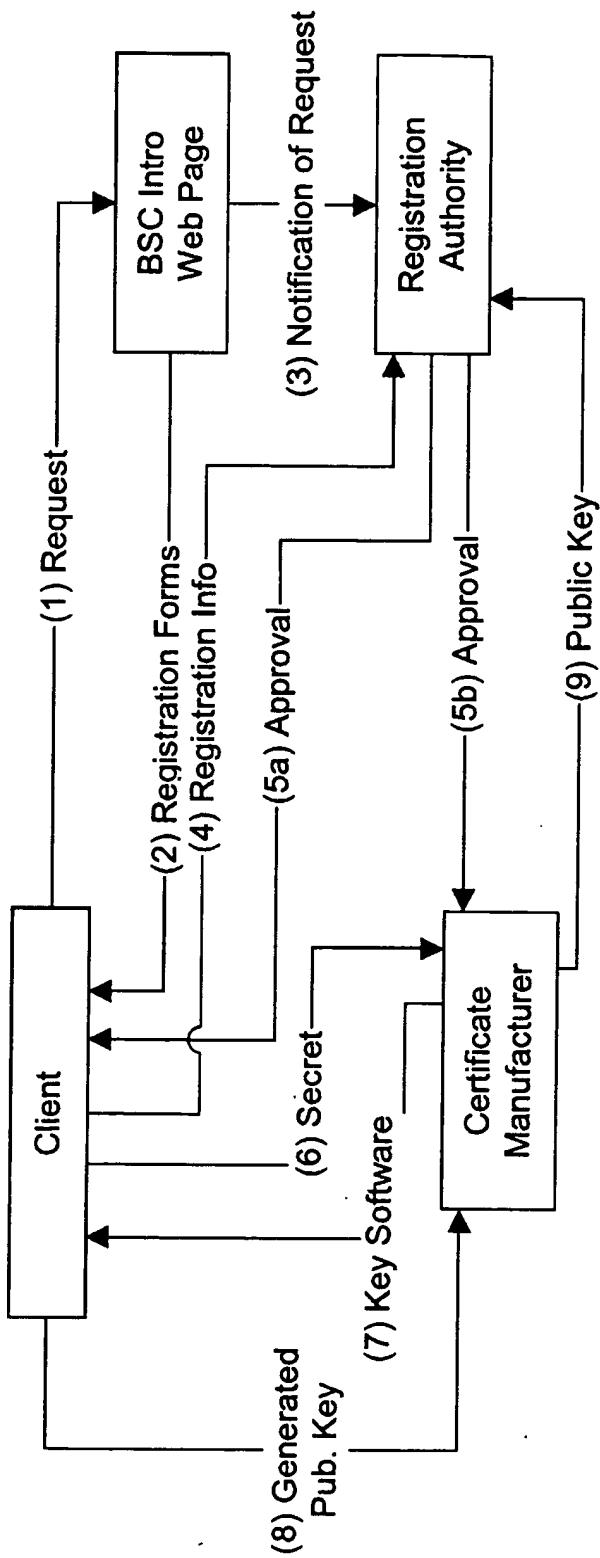


Fig. 7

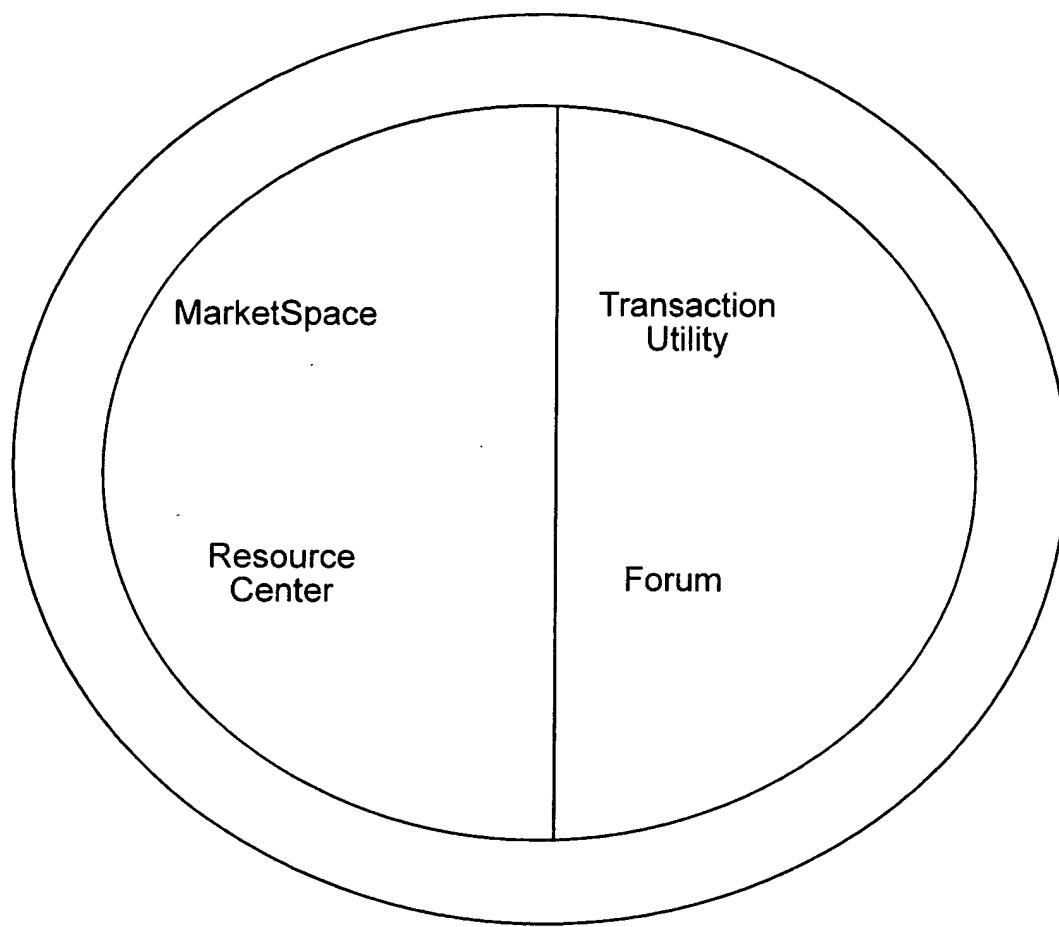
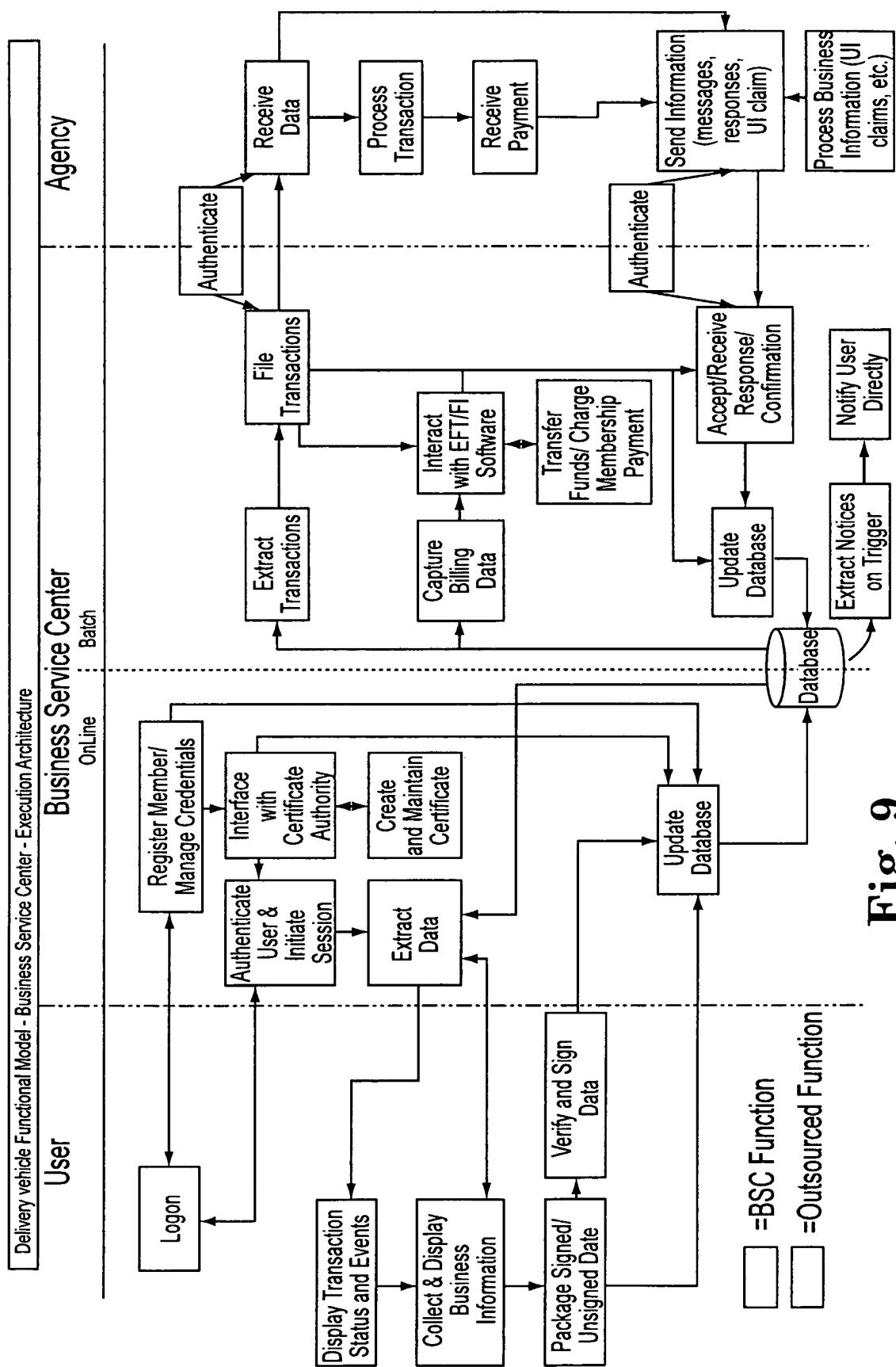


Fig. 8

**Fig. 9**

Replacement Sheet

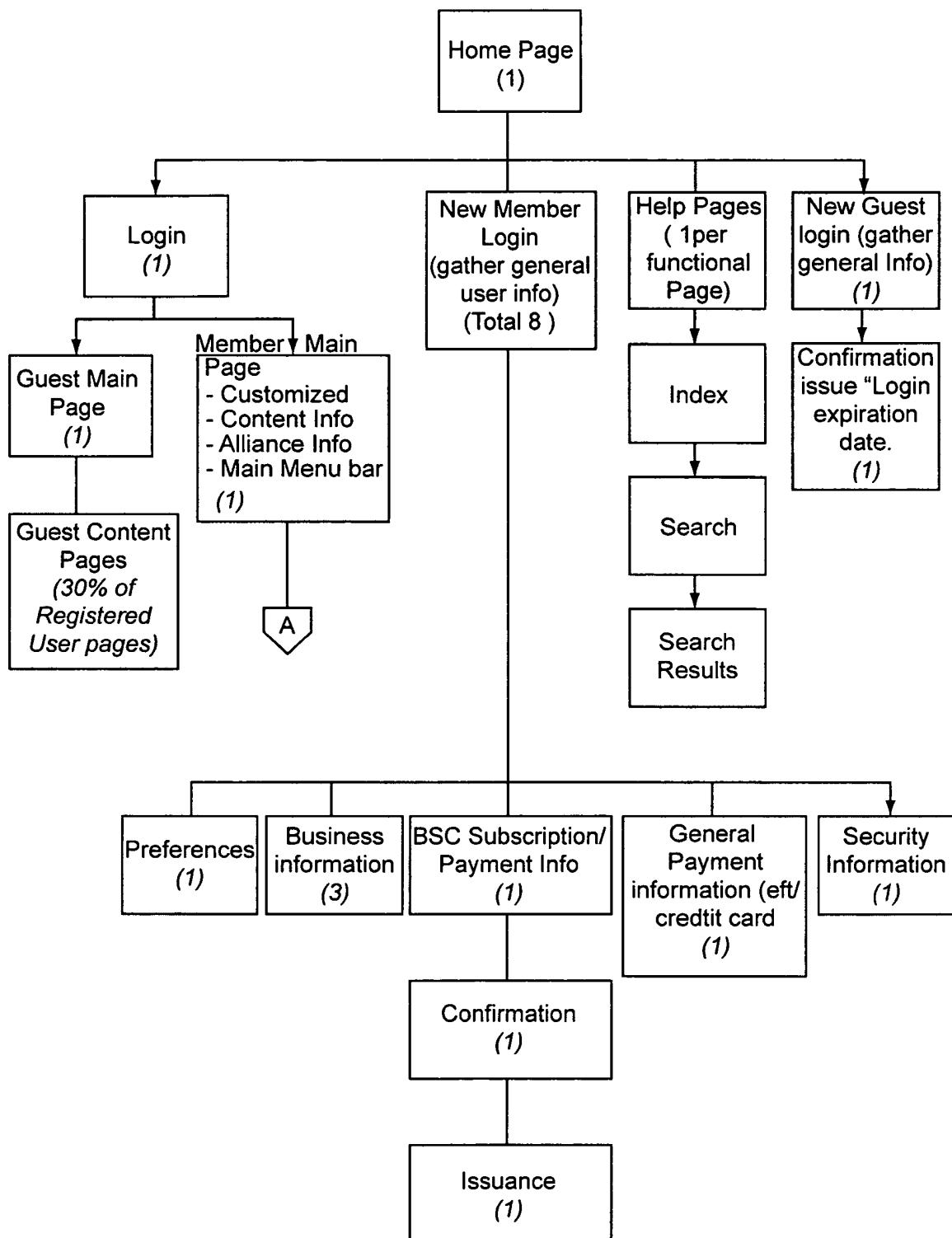


Fig. 10A

Replacement Sheet

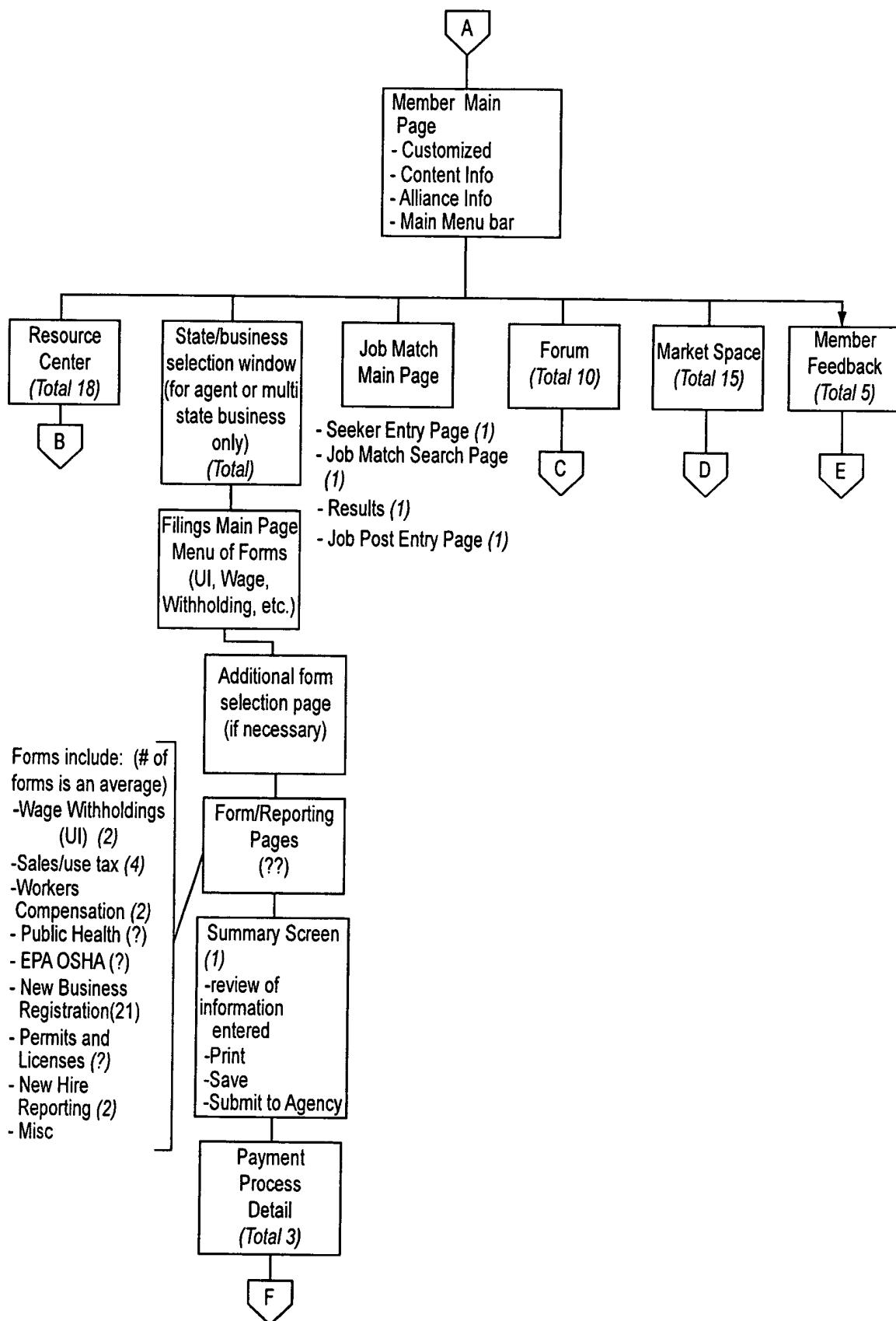


Fig. 10B

Replacement Sheet

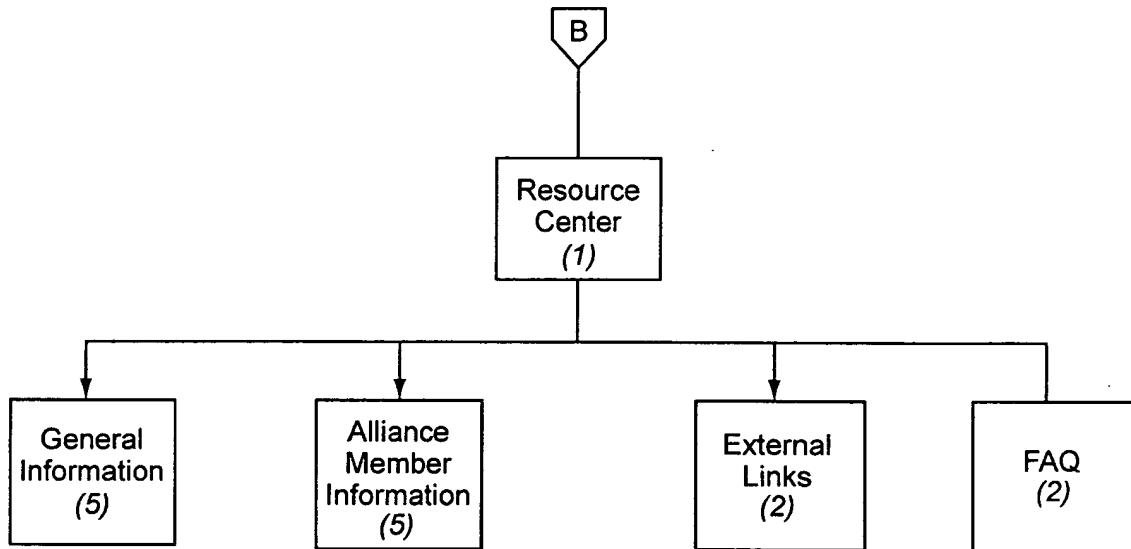
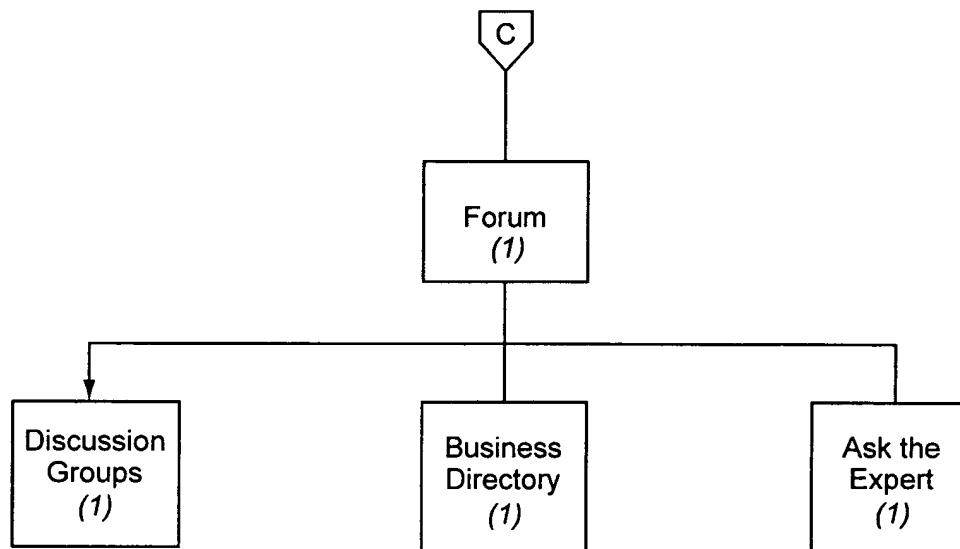


Fig. 10C



-Add/Response Topic (1)
-List (1)

-Search (1)
-Results (1)

-Question (1)
-Response (1)
-Search/ Archive(1)

Fig. 10D

Replacement Sheet

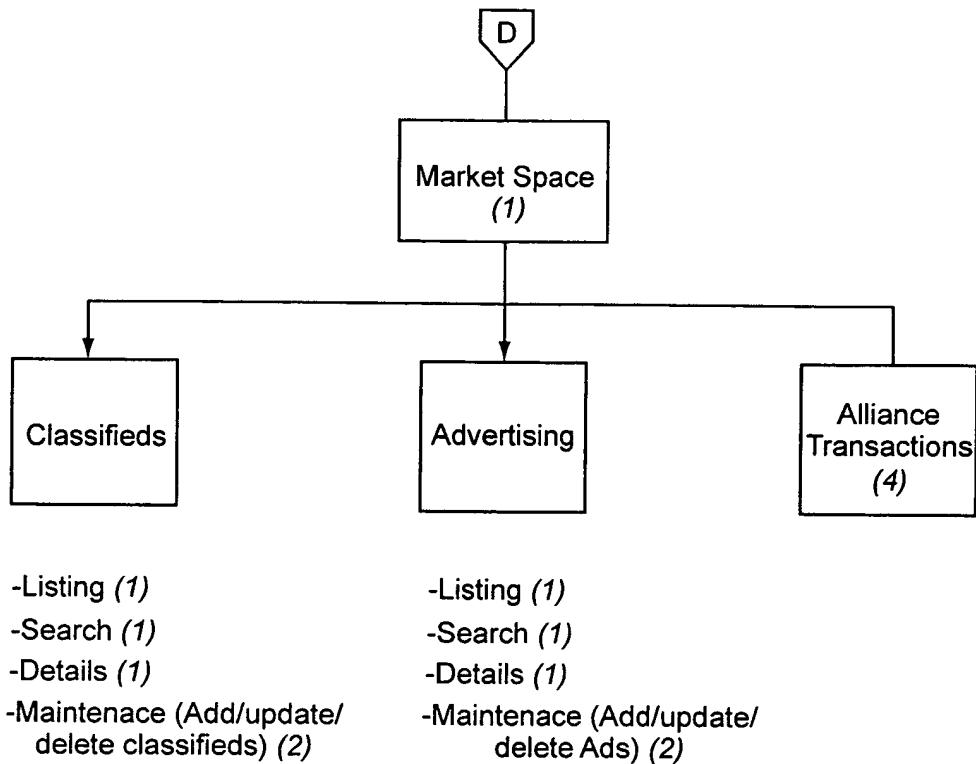


Fig. 10E

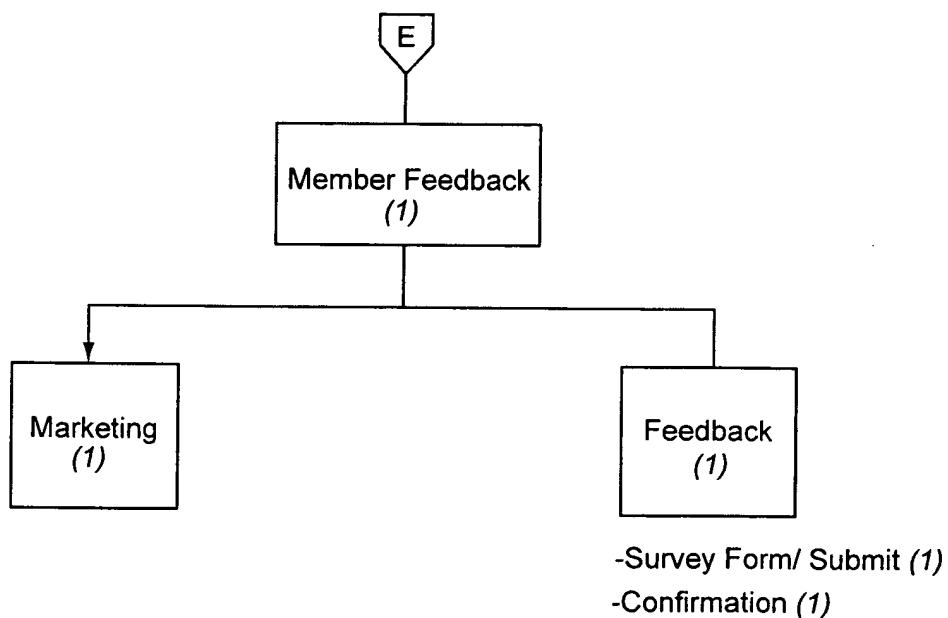


Fig. 10F

Replacement Sheet

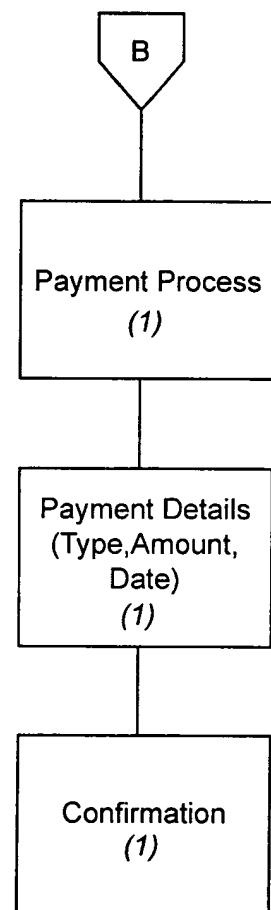


Fig. 10G

Replacement Sheet

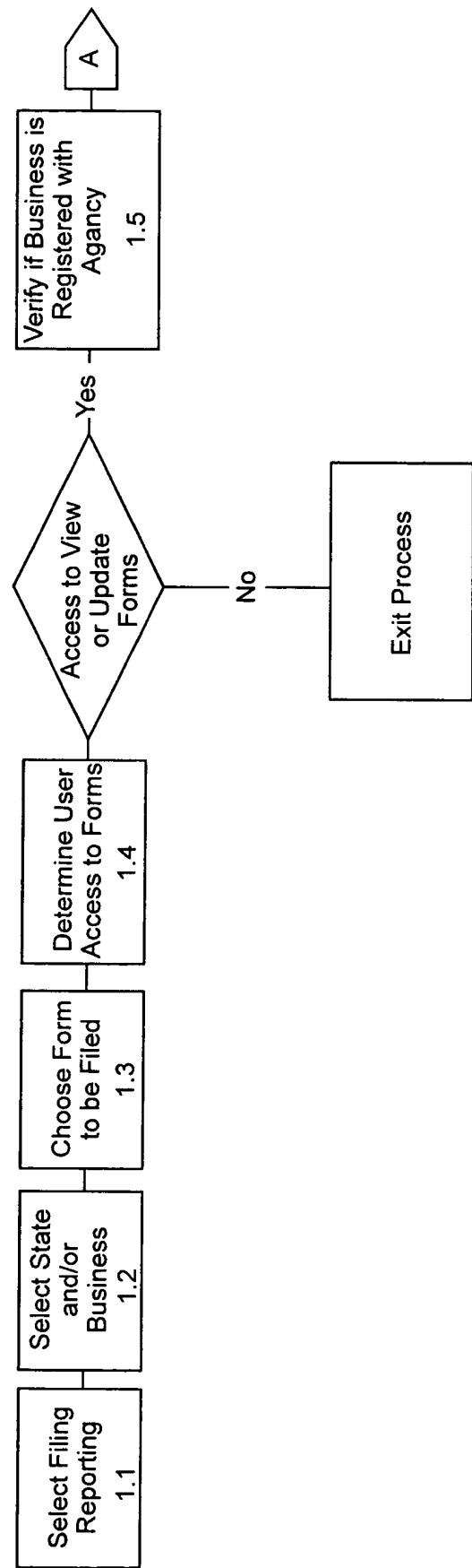


Fig. 11A

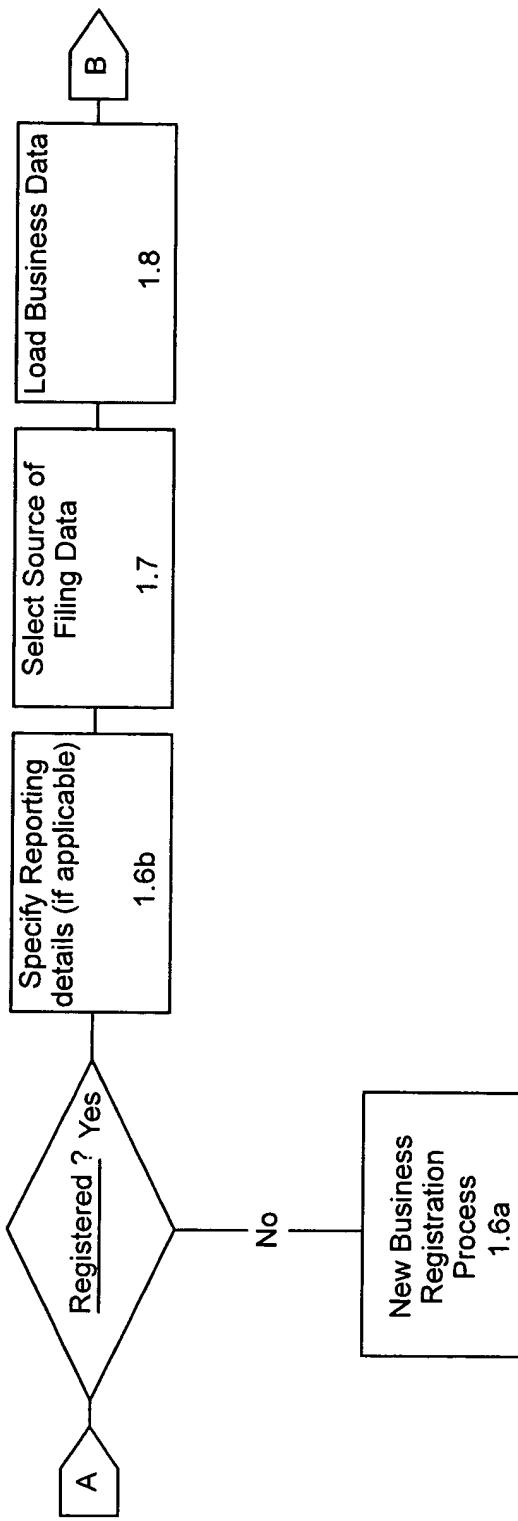


Fig. 11B

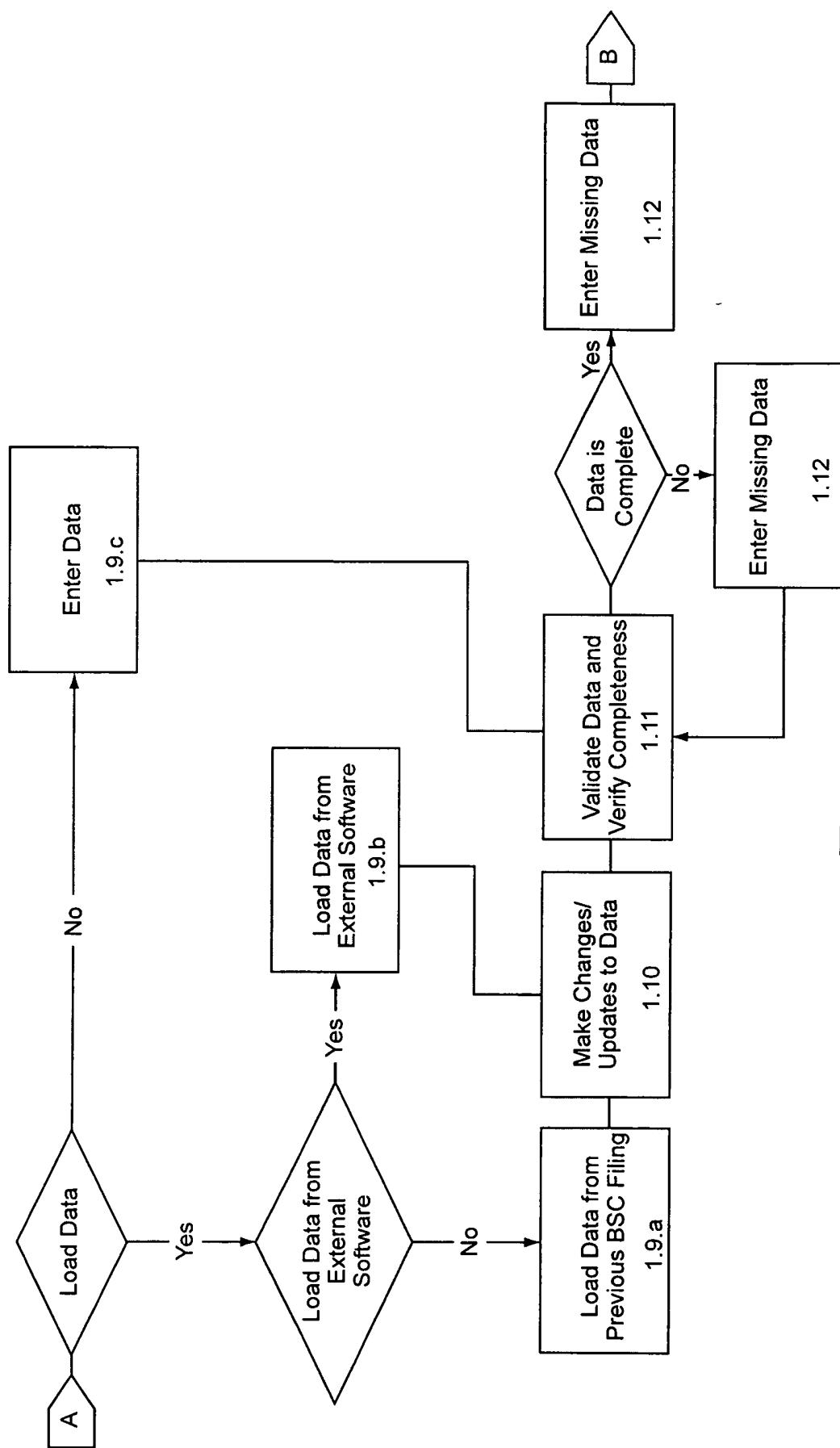


Fig. 11C

Replacement Sheet

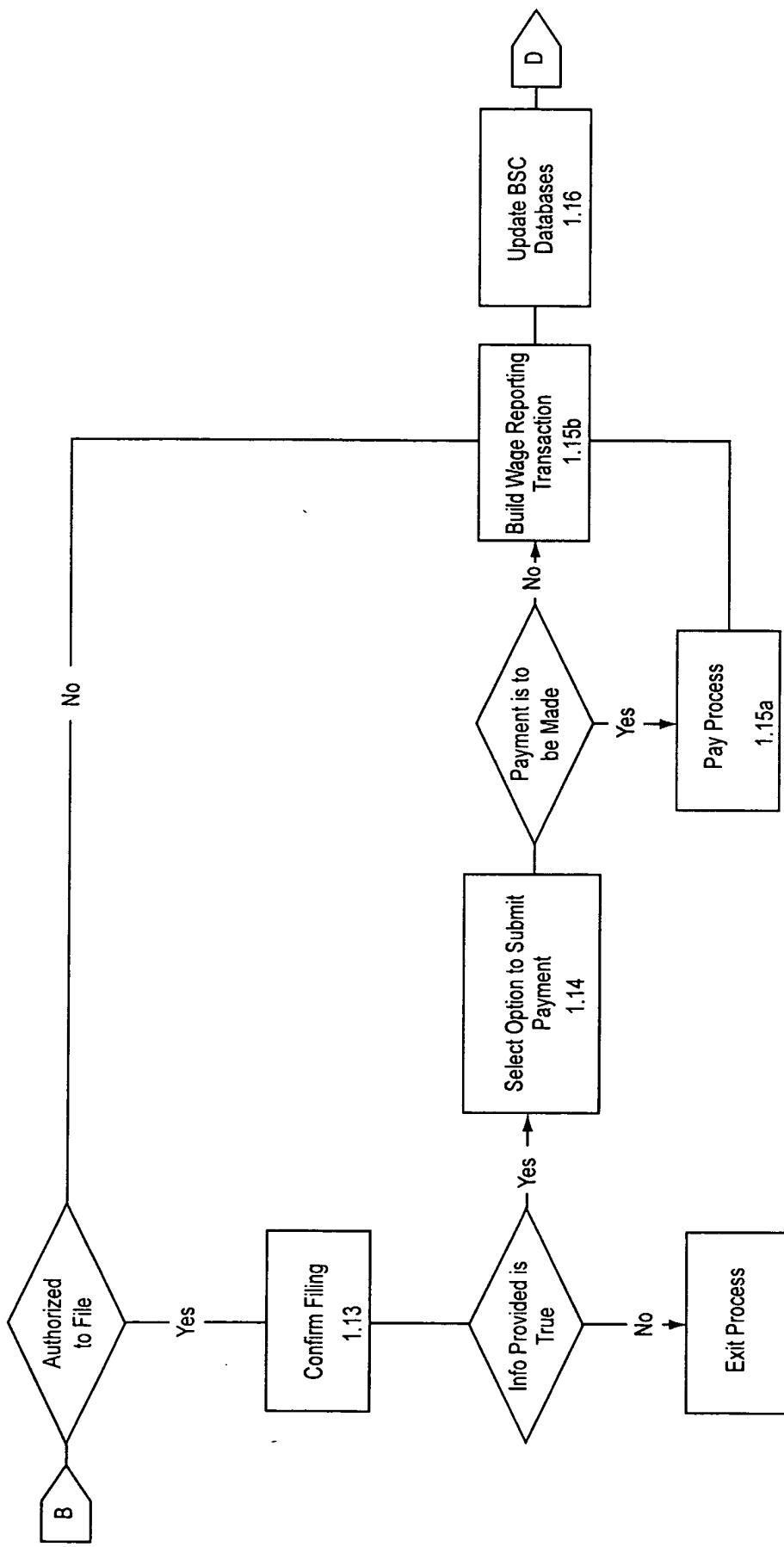


Fig. 11D

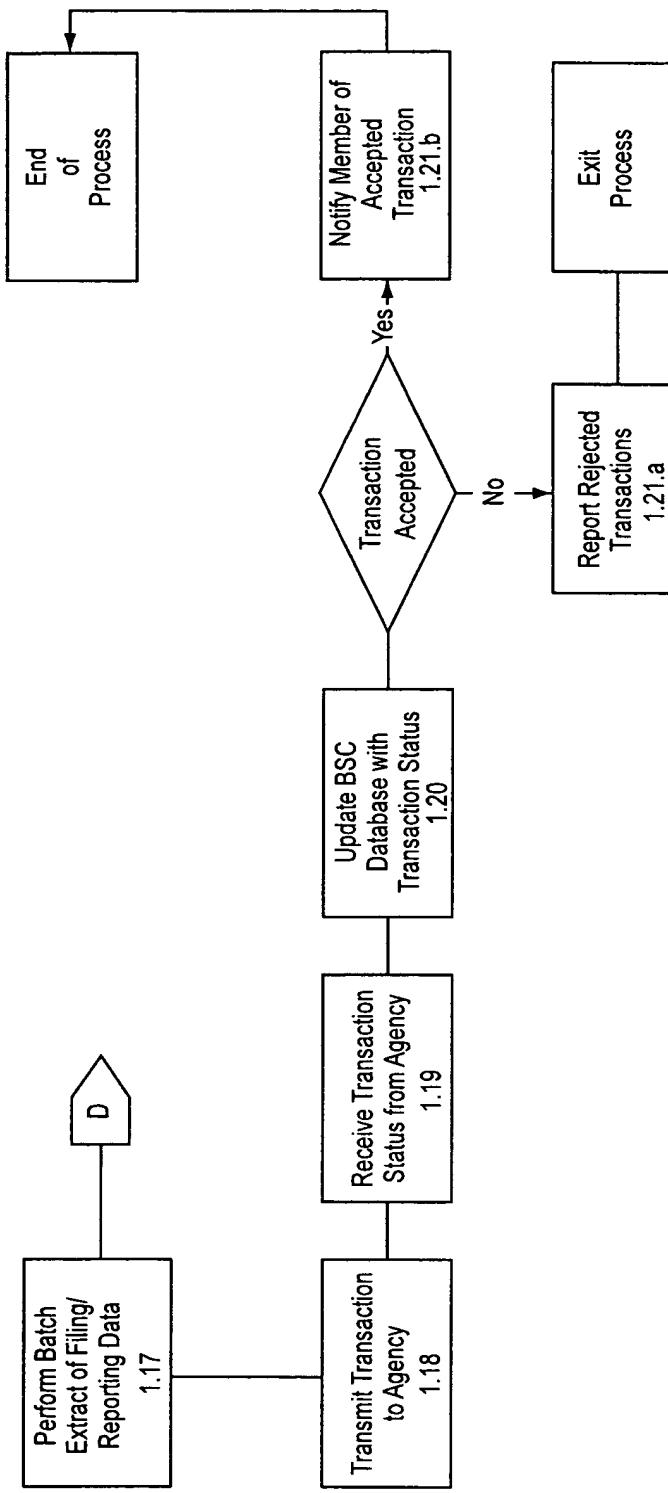


Fig. 11E